

HOW CAN DISTRICT SUPERVISORS USE THEIR TIME MORE EFFECTIVELY
(J. V. Highfill)

The topic which I want to discuss with you for the next two hours is one which, it seems to me, should be of extreme interest and importance to district supervisors. I am going to talk directly to district supervisors. Some of what I will say may sound extremely critical, but if it does, I want you to understand that it is aimed at conditions and situations that exist which must be corrected. I know and have faith in the fact that you can do the job. What I will say will be said in the spirit of making improvements so that we can improve our services to families and at the same time assist them in securing greater incomes from their farming operations. We have been critical and we planned to be -- we had to be to show you how sick we are.

The process of converting this organization from a war-time to a peace-time operation has been practically completed. Most of the personnel that were on military furlough during the war are now back in their old jobs or some other jobs. This is especially true in the case of district supervisors. The group of district supervisors here today are the ones that will carry on from this point, as replacements have been made and there should not be a re-training job to be done with district supervisors, since the conversion at this level is almost if not entirely complete. I am assuming that there will be few, if any, changes in district supervisors for some time to come.

We have attempted desperately in this conference to indoctrinate you with ways and means of doing a better job and at the same time train you in the "how" of doing a better job. You have seen unfolded here this week a great many problems that must be solved and a great many adverse conditions which must be improved. You have also heard and been a party to discussions of ways and means of correcting adverse conditions and other problems. In this discussion I hope we can tie down and bring together any loose ends that have not been brought together and tied down during this conference. I hesitate to go further in this discussion before dropping a word of praise for the work of the district supervisors.

I hope you will not gain the impression from what has been said about our program that everything adverse that has been done can be laid on the door-step of the district supervisor, nor that everything done by him has been bad. This is far from the true situation. Much excellent work and many good things have been done by district supervisors. I am convinced that the district supervisors in these three states have the ability and are capable of doing a far superior job as a result of this conference than has been done to date. Those of us in the regional office must share the responsibility for many of the short-comings of our program as we find it today, as we cannot rightly blame the district supervisors for all adverse conditions and problems that exist. The district supervisors will have to assume their part of the responsibility, however.

We all realize that county and parish personnel in the final analysis must do the many jobs that are to be done in FSA; but, after all, it is my opinion that the district supervisors are the KEY PEOPLE in this organization. How they function will determine to a large extent the way the county and parish supervisors will function. This organization as it is set up makes district supervisors ALL IMPORTANT and they must play the key roles better in the future than they have in the past, if FSA is to function as it was designed to operate and if we are to achieve ultimate rehabilitation of people.

MAY 12 1948

4100

011

You have seen the new rating system unfolded and how, in all probability, it will work. You have heard discussions on "What is Wrong with the Farm and Home Planning Job". You have seen a presentation of re-planning farms for profit from both an RR and FO standpoint. We have discussed the annual and seasonal work plans. We have discussed important steps in planning, committee training and the training calendar for another year. You have observed "How to Plan and Conduct Farm and Home Planning Clinics". We have discussed important steps in making effective farm and home visits. You have participated in discussion of "The Check-Out", "The Collection Formula and Its Application", the delinquency situation both FO and RR, as well as the Family Appraisal and Record of Progress form that is to be used.

Everything that has transpired here this week has indicated in one way or other, directly or indirectly, that a better job must be done from the standpoint of vitalizing farm and home plans, making more effective farm and home visits, vitalizing meetings, and obtaining the proper understanding with applicants before loans are made. This means putting first things first; stay with fundamentals; train on fundamentals; become proficient in fundamentals. I rather imagine that up to this point you are wondering how you can use your time most effectively. You may have some questions. If so, we will have time for questions shortly.

If district supervisors are to train and develop personnel to the point of "Making Good on What FSA Stands For", it is my conviction that you are going to have to tackle the fundamental problems which have been discussed here this week. When I say "tackle", I mean to TIE INTO the problems with vigor and determination. Because problems are difficult, don't give them the brush-off, but stay with them and try to work them out. If you succeed in the solution of problems such as you will encounter, you will be better men for having done so. Encounters with problems will increase your self-confidence and whet your appetite for still more difficult problems.

For just a minute, let's look at the darker side of the picture. When only 70 percent of maturities for the region were collected this past fiscal year, when 52.5 per cent of our active borrowers are delinquent 6 months or more, when over 25 per cent of our active borrowers could but are not keeping records, when 63 out of every 100 active borrowers receive supplemental loans, when 65 per cent of all RR borrowers are tenants with one-year leases only, when 12 per cent of the RR borrowers renting land do not even have a written lease, when 42 per cent of the RR borrowers have moved at least once since getting their first loan and 24 per cent have moved twice or more since getting their first loan, when the farm and home plan is not prominent in the thinking of 25 per cent of our supervisors, when 66 per cent of the borrowers in the South report that they are not aware of a long time plan, when 25 per cent of our supervisors indicate that plans are not mutually developed, when 1.6 per cent of our supervisors have a "boss man" attitude, and when the net family income available for capital expenditures, savings, and debt repayment is only \$328 and would be only \$7, if you did not count the non-farm income, I believe that you will agree that there is plenty of work of a fundamental nature that needs to be done, if we are going to demonstrate to the public that we are as good as we get credit for being.

The first part of the paper is devoted to a general discussion of the problem. It is shown that the problem is of great importance in the theory of the differential equations of the second order. The second part of the paper is devoted to the study of the properties of the solutions of the differential equations of the second order. It is shown that the solutions of the differential equations of the second order are of great importance in the theory of the differential equations of the second order.

The third part of the paper is devoted to the study of the properties of the solutions of the differential equations of the second order. It is shown that the solutions of the differential equations of the second order are of great importance in the theory of the differential equations of the second order. The fourth part of the paper is devoted to the study of the properties of the solutions of the differential equations of the second order. It is shown that the solutions of the differential equations of the second order are of great importance in the theory of the differential equations of the second order.

The fifth part of the paper is devoted to the study of the properties of the solutions of the differential equations of the second order. It is shown that the solutions of the differential equations of the second order are of great importance in the theory of the differential equations of the second order. The sixth part of the paper is devoted to the study of the properties of the solutions of the differential equations of the second order. It is shown that the solutions of the differential equations of the second order are of great importance in the theory of the differential equations of the second order.

The seventh part of the paper is devoted to the study of the properties of the solutions of the differential equations of the second order. It is shown that the solutions of the differential equations of the second order are of great importance in the theory of the differential equations of the second order. The eighth part of the paper is devoted to the study of the properties of the solutions of the differential equations of the second order. It is shown that the solutions of the differential equations of the second order are of great importance in the theory of the differential equations of the second order.

The ninth part of the paper is devoted to the study of the properties of the solutions of the differential equations of the second order. It is shown that the solutions of the differential equations of the second order are of great importance in the theory of the differential equations of the second order. The tenth part of the paper is devoted to the study of the properties of the solutions of the differential equations of the second order. It is shown that the solutions of the differential equations of the second order are of great importance in the theory of the differential equations of the second order.

From all the discussion we have had this week on the basic fundamentals of the FSA program, I believe I am drawing the proper conclusion when I say that we pretty well agree that poor farm and home planning - POOR FARMING -- is the cause of not only our high delinquency rate, but the cause of a great many of our basic troubles.

How Can District Supervisors' Work be Made More Effective

1. District supervisors must first analyze themselves and take the necessary steps to become trained or prepared to do an effective teaching and training job.
2. District supervisors must be good farmers and know how to demonstrate that they are good farmers to their county supervisors.
 - A. They must be good organizers.
 - B. They must be good trainers - teachers. Probably 80 per cent of their time should be spent on training personnel.
 - C. They must be good planners.
 - D. They must be good analysts.
 - E. They must be good coordinators.
 - F. They must be good administrators.
 - G. They must have the confidence and respect of their personnel.
 - H. They must have enthusiasm -- it's contagious.
3. They must spend more time in the field in the county or parish.
4. They must reverse order -- get on the farms first and work in the office last.
5. They must see that efficient and effective use is made of county committees.
6. They must step out of the assistant supervisor's role (quit doing the supervisor's job for him).
7. If we have been assistants to the assistant administrative supervisors, we must discontinue that role.
8. Supervise employees so that there is no loafing in county offices. When supervisor is out too little work goes on in the office.
9. They must keep uppermost in their minds that theirs is a training function. Make every visit count toward a better trained county personnel. Analyze training needs of personnel and incorporate in work plans.
 - A. The word "training" should not be mysterious any longer. Planning farms and reorganizing farms is not at all mysterious, if you are a good farmer. If you are a good farmer and know how to plan and reorganize, you can show others how the job is done -- you can train others -- your supervisors.

There is nothing whatever mysterious about the job of reorganization and re-planning farms for profit as presented here by Mr. Spencer and Mr. Scott. It is a simple, logical process that anyone can do, if he knows farming.

A great many of our borrowers would have a much better organized farming system if they would discard their row-crop system entirely. I sometimes think if our supervisors and borrowers would forget the Georgia Stock and mule and would get some barbed wire, a mowing machine and rake, and some yearlings, that would be a great improvement over what we are doing in many cases. We are simply making a hard task out of an easy job in too many instances. All we need to do in many cases is to take advantage of nature. Nature will come to our rescue, if allowed to do so. Swim with the current rather than attempt to go against the current. Nature can do more for some of our borrowers accidentally than we can do on purpose and with the aid of a so-called plan included. With all the natural advantages we have in these three states for pastures, we have not scratched the surface of what can be done. Bermuda, white clover, and lespedeza grow wild, and what do we do? Buck nature, plow it up, and make a feeble attempt to grow 8 bushels of corn per acre and 100 pounds of cotton. It is time for us to understand fully that farming does not mean plowing. We have got to realize this: Farming means LAND USE. Drift with the tide, if we can't do anything better, and take advantage of nature.

I am convinced that in many, many cases, a combination of pastures and hay or other roughages marketed through livestock would stand the test on a greater scale in these states. I know what I am talking about. I am not giving you any "theory" now. I have had this experience and I know that even though it is simple, that it merits by far more consideration than we have ever given this type of undertaking with our borrowers. Of course your first reaction is to say that this can't be done because our borrowers are tenants. I grant that is correct for a portion of our borrowers, but over 50 per cent of our borrowers are land owners. The sky is the limit on what you can do with land owners. I have said many times, and I still say, that we are perpetuating old customs and practices that will not stand the test much longer, because farms are washing away and becoming poorer too fast. Instead of being forced into the grass, cattle and mowing machine combination of necessity, as has been the case in many sections of this region already, let's take advantage of the situation and hasten the day when more of this sort of thing will be in vogue throughout the region. It will not only mean a better income for our borrowers, it will hasten the process of saving our soil, reduce greatly the amount of hand work our families will have to do, and make for a more prosperous and stable agriculture.

All I am saying is that we should team up with nature and nature's processes and we will go further faster in rehabilitating many of our borrowers than will be done if we continue to permit them to scarify, gouge, and butcher the surface soil on poor farms and aggravate the erosion problem. If we could get our borrowers to grow ample feed we would make much progress.

- B. Training in this connection may and often will mean actually and specifically showing the supervisory personnel how to re-plan and re-organize farms as well as to work out Farm and Home Plans with borrowers so that their farms will show a profit. Then check back to see if they can do the job, watch them do it, after you have demonstrated how it can be done. Training will also mean showing the supervisory personnel how to guide borrowers in reaching the proper decision and understanding on Farm and Home Management practices and demonstrate how to summarize the agreements in the running records and establish the necessary records for follow-up action.

8. Analyze the program with reference to its status in each county of the district and follow through on corrective measures that need to be taken, determining which counties and which personnel need attention first. Example: I asked an ex-supervisor if his district supervisor (now an ex-district supervisor) knew what was going on in his county. The answer I got was, "How could he -- he never stays here longer than two hours". How could he know the status of the program, unless he spent enough time to analyze the program and its needs?

Let's see how we can go about analyzing the program with reference to its status in each county. With particular reference to the loan program, I want to give you an analysis made by one district supervisor which is as follows:

Subject: Survey of RR Program _____ County.

I made a survey of the RR program in _____ County, April 21 and 22, and report the following as a result of this survey. There were 73 active standard borrowers in the county of which 14 were new borrowers. Recently four borrowers paid out in full and two were liquidated and one of these transferred to another state. This leaves a net of 67 active standard borrowers. Of the 53 old borrowers only 9 are current on their repayment. There are also 29 old borrowers that I have marked with an "x" which are problem cases and need special collection servicing. Recent collections have been made from seven of them. Their delinquencies run back to 1943, and in a few cases to 1941. All borrowers have made some repayments during this fiscal year.

Current 1946 Farm and Home Plans have been made with all but five borrowers. Current 1946 mortgages are still lacking on 27 borrowers. Form FSA-850 has been made on the chattels of only 28 borrowers. The repayment of interest on accounts has been kept on a current basis. The supervisory personnel are working on the getting of all Farm and Home Plans, mortgages and FSA-850's on a current basis. The current indebtedness of active standard borrowers, including 1946 loans for the 53 old borrowers, averages \$382.30. Most of the loans are amply secured by cows and other chattels.

There are 13 FO borrowers with RR loans. One of these is a new loan. All except four FO borrowers are current on their RR loans. These delinquencies are all on 1945 maturities. One FO borrower paid his RR loan in full last fall. Five FO borrowers received 1946 RR loans for capital goods. One FO borrower is definitely a problem case.

There are 277 active non-standard borrowers in this county. Three of these have paid up in full and should be reclassified into paid-up status. There are also 11 ANS borrowers who still owe a Corporation debt and five of these owe only the Corporation debt. The rest of the accounts are 1935 commitment loans, and 1937 emergency feed and seed loans. These loans are all \$50 or less except in four cases.

The new area guide cards have not been completed nor the field folder, so it was necessary to use the Trial Balance (647) in securing the data on these accounts. Only six repayments have been secured on these accounts since 1942. The series of three collection letters will be mailed to these borrowers, but the files show that billings have been returned for lack of a new address on most of these borrowers.

There are 199 collection-only borrowers in this county. One borrower has paid his account in full and should be reclassified to paid-up status. Another borrower paid up all but a small Corporation balance. Collections have been made on 11 borrowers during this fiscal year. There are still 28 of these borrowers who are being billed for their Corporation accounts. These accounts should be compromised as far as possible since there is little, if any, probability of collection on these accounts, since the borrowers have been repossessed or liquidated and are insolvent. One COS borrower is still in the Army and may become an active borrower when he is discharged. There are quite a number of cases pending transfer out, but difficulty has been experienced in securing the correct new address and to get acceptance from the receiving supervisor. A more definite follow-up should be adopted on these transfer-out cases. The series of three collection letters has been sent to all collection-only borrowers, but quite a few have been returned for lack of new address. Efforts are being made by the personnel to secure such new addresses.

Fifteen folders were examined to determine if these COS borrowers were completely liquidated when reclassified as COS borrowers. Two cases were found where there was no evidence in the folder that the borrower disposed of all mortgaged chattels. Liquidations were evidenced by Form FSA 168 on borrower's folders canvassed, but liquidation by private sales by the borrower were quite general.

Jobs to be done - Jobs to follow through on Succeeding Visits:

On active borrowers, current 1946 Farm and Home Plans and current 1946 mortgages should be completed as soon as possible. Forms FSA-850 should also be completed on all active borrowers, and COS borrowers with chattels. It was observed that the descriptions on the 850 forms already made are not complete enough to properly identify animals and chattels in case repossession by legal methods was required. They are about the same as on the old mortgages.

Area Guide cards should be completed on the AHS borrowers as well as the field folders. The field folders should contain more information material. A renewed effort should be made to get the new addresses on AHS and COS borrowers whose letters and billings have been returned by the postmaster. The suggestion of getting these addresses from the Draft Board through the Sheriff's office should be tried out. The interviewing of former neighbors, friends, and relatives should also be followed.

A closer follow-up on transfer-out cases will result in a greater number of acceptances. The number of incompleted transfer-out cases has been reported as an adverse condition by the investigator.

The suggestion offered in our discussion of better organization of work on a weekly and monthly basis, should be given more consideration by the personnel and put into effect more definitely, as reflected by monthly and weekly staff conference minutes. These minutes are your calendar of work and should be your guide for the weekly and monthly periods!

9. District supervisors must know land use and land management. You must start from where you are -- you must do the job with the supervisors you have. If they are not doing the job now, then you will have to train them to do the job. If you can't do that, you had better trade them off.
10. Don't pass the buck to the Regional Office or to the State Director. Assume your responsibility and carry it out.
11. Don't apologize or sympathize with supervisors for the big and difficult job to be done. You (and they) asked for a job when you hired out to work.
12. Be fair with your supervisors -- don't be too "chummy". When you talk, talk in such a way that you are not a dictator, but in such a way that your supervisors will know that you mean what you say. Be fair but be firm.
13. Don't defend a poor job of a county supervisor. Don't get on the defensive and try to convince the State Director or the Regional Office that a poor job is the best that can be done.
14. District supervisors must have vision and imagination. They must exercise judgment and do so with dispatch. In my remarks up to this point, I have told you as nearly as I can how, in my opinion, to do the job of a district supervisor without actually doing the job for you. The remainder of the job, which I cannot assist you with, must be left entirely to your vision, imagination and judgment.
15. Follow through on everything that is started with dogged determination. We have a reputation for starting things. We also have a reputation for not finishing what we started. Follow up and follow through repeatedly on all phases of the program. Lack of follow-through is a great human weakness. It can be overcome by persistent and determined mental discipline.

I am uncertain as to what strikes you as the most important and most fundamental thing that has come out of this week's conference. To me, this conference has pointed out very graphically that the underlying cause for most of our troubles, problems, and difficulties center around the farm and home management job. And when I say "farm and home management job", I mean in its broadest sense -- which of course takes in planning and supervision. Simply said, our borrowers must do better farming.

- To go back a step further though, our real problem with most of the families we work with is inadequate income and lack of resources. Were it not for these two things, obviously there would be little need for FSA. What, then, are we to do if we are to increase the cash income of our borrowers and change their resources from inadequate to adequate? The answer is simple. We must not only know how to plan and supervise for a greater cash income, we must do the job which (when spelled out) actually means FARM AND HOME MANAGEMENT MUST COME FIRST -- it is basic and fundamental and it is the only thing that will correct most of our ills. You must train, train and continue to train and demonstrate to supervisors on this point. We are sick. We have sat up with the patient all week. We have diagnosed. We have gone into the cause of the trouble. We have prescribed remedies. Now we have to administer the medicine.

If I were putting first things first (and I think we have gotten to that point) we must work at the farm and home management job which (again) is planning, supervision and re-planning, and in my opinion it cannot be subordinated to anything else. It will not be an easy job, it will not be a fast job, but in the final analysis it is a job that will pay good dividends to our borrowers and to FSA incidentally. To many, this will not be a glamorous job. To others it will lack sparkle, because of the very nature of the duties and work that go with this most fundamental asset we have in FSA. We just can't succeed any longer with poor farming. Up to this point, the borrowers and the public have gone along with us while we were doing a poor job of farming, while we have done a poor job of supervising. But you know and I know that the public will stand for only so much "poor" anything. The program is now almost saturated with poor performance -- so we are right up against the gun and we may be shot, if farm prices should go into a tail spin.

Even though we are started late, the only solution I can see (and I repeat again) is to do a better planning job, better farming, and better supervision with our borrowers. There is a challenge, though, to all of us in this Number One job which I am saying is the most fundamental to the success of our program. Unless we plan, re-plan, and supervise our borrowers with only one objective in mind (that is, increasing their cash income to the point that they can live better, pay farm and home operating expenses, repay their indebtedness and live better from that point on) we cannot say with any degree of accuracy that a supervised lending program pays off.

How can this be done? Again I say that you must train, and train your supervisors to train borrowers, at every opportunity. If county and parish supervisors are trained to the point that they realize farm and home management planning and supervision should come first and should not play second fiddle to anything, then you will have accomplished your first goal. Supervisors will adjust their thinking to putting first things first. Good farming will cure most of our ills -- so the time has come to bear down on Farm and Home Management, Farm and Home Plans, and Supervision. The time has come to be specific. We have been general too long.

Supervisors will, if they follow our teachings, organize their work so that they can have the proper understanding with borrowers at the first interview and they will also establish the proper understanding with old borrowers who are not making satisfactory progress. They will spend enough time to know that this is accomplished. They will spend sufficient time on the first planning visit to analyze and plan for 3, 4, or 5 years ahead, rather than make an inadequate one-year plan.

Supervisors must be trained and understand that time spent in getting the proper understanding with borrowers, that time spent on the first planning visit to do a good job of planning, does not only eliminate many of our problems further down the road, but will ultimately save them time and trouble in the long run and should accomplish what we are after -- the ultimate rehabilitation of our borrowers with increased cash income and a more satisfactory standard of living.

Let's review the duties and responsibilities of the district supervisor as is shown in his job description.

Duties and Responsibilities of District FSA Supervisor:

Under the general supervision of the State Director, with wide latitude for independent and unreviewed action, individually, or with trained assistants, to perform difficult and responsible technical and administrative work in directing the administration and operations of all phases of the Farm Security Administration program in the district; to be responsible for technical direction in farm and home management, cooperative services, farm debt adjustment and tenure improvement, farm ownership and community activities throughout the district; and to develop and recommend program policies for adoption.

. . . to guide subordinates in the analyses of program needs in the district and to plan with them a program adapted to those needs; to train employees in the procedures and policies of the Farm Security Administration and the adaptation of basic farm and home management knowledge to the particular problems encountered in the program; to direct the activities of subordinate supervisors in debt adjustment and tenure improvement, farm and home management, cooperative services, farm ownership and community programs, to the end that maximum production of food and fibre shall be attained by the Farm Security Administration borrowers; to visit county offices periodically, advising subordinates in their problems and following up their progress in carrying out the approved program;

I want to review with you the planning and organization of work in a county FSA office with which I am familiar. Proper use is made of the area guide system, monthly and weekly staff conferences, and annual, seasonal, monthly, and weekly plans of work. Every Monday morning a staff conference is held for the purpose of review of the past week's activities and to make plans for the current week's work, as well as for the month. Definite routines are established and assignments are made at this meeting which will give all personnel a full week of constructive work. It is unnecessary for the supervisor to give daily supervision to the clerks in office operations. Such instructions and training which the clerks need are given in weekly conferences and through use of assistant administrative supervisors. All work is arranged so that the supervisor is in a position to give the majority of his time to program operations and overall planning and organization of work.

I might say that this office is composed of an FSA supervisor, a home management supervisor, and two clerk-typists. The caseload of this office consists of 250 active borrowers, 37 FO borrowers, 279 collection-only borrowers, and 18 group services. This office does a good job in getting farm and home plans and loans made at the proper time each year. The supervisor has established procedures which have speeded up this operation considerably. For example, by the middle of the collection season last fall, the supervisor had determined in his mind which of the old borrowers in all probability would be needing loans for the current season. These borrowers were listed and the clerical personnel started assembling information necessary for submission of loans several months prior to the time loans were to be made. In other words, this work was done during the summer months.

To carry out this procedure, the clerks take the various documents necessary for loan submission and fill out all of the information available in the county office, leaving to be filled in by the supervisors only the information relative to the amount of the loan, rate of interest, repayment schedule, and the signature of the borrower and his wife.

THEORY

The first part of the theory is the definition of the system. The system is defined as a set of elements that are connected by a set of relations. The elements are represented by nodes and the relations are represented by edges. The system is then analyzed by looking at the properties of the nodes and the edges.

The second part of the theory is the definition of the system's behavior. The behavior is defined as the set of states that the system can be in. The states are represented by nodes and the transitions between states are represented by edges.

The third part of the theory is the definition of the system's structure. The structure is defined as the set of components that make up the system. The components are represented by nodes and the connections between components are represented by edges.

The fourth part of the theory is the definition of the system's dynamics. The dynamics are defined as the set of rules that govern the system's behavior. The rules are represented by nodes and the transitions between rules are represented by edges. The dynamics are then analyzed by looking at the properties of the rules and the transitions.

The fifth part of the theory is the definition of the system's control. The control is defined as the set of actions that can be taken to change the system's behavior. The actions are represented by nodes and the transitions between actions are represented by edges.

The sixth part of the theory is the definition of the system's optimization. The optimization is defined as the set of methods that can be used to find the best solution to a problem. The methods are represented by nodes and the transitions between methods are represented by edges.

The seventh part of the theory is the definition of the system's simulation. The simulation is defined as the set of methods that can be used to model the system's behavior. The methods are represented by nodes and the transitions between methods are represented by edges.

The eighth part of the theory is the definition of the system's analysis. The analysis is defined as the set of methods that can be used to study the system's behavior. The methods are represented by nodes and the transitions between methods are represented by edges.

The ninth part of the theory is the definition of the system's synthesis. The synthesis is defined as the set of methods that can be used to design a system. The methods are represented by nodes and the transitions between methods are represented by edges.

The tenth part of the theory is the definition of the system's implementation. The implementation is defined as the set of methods that can be used to build a system. The methods are represented by nodes and the transitions between methods are represented by edges.

The eleventh part of the theory is the definition of the system's evaluation. The evaluation is defined as the set of methods that can be used to assess the system's performance. The methods are represented by nodes and the transitions between methods are represented by edges.

The twelfth part of the theory is the definition of the system's maintenance. The maintenance is defined as the set of methods that can be used to keep the system running. The methods are represented by nodes and the transitions between methods are represented by edges.

On the basis of the list of the borrowers who will obtain loans, the supervisory personnel plan field visits for the purpose of developing farm and home plans. Franked cards are prepared for those borrowers to be visited, with the exception of the date of the visit. Later the exact date is filled in by the supervisory personnel and the card is sent to the borrower. When the borrowers are visited, the supervisory personnel take along the field folder, which contains last year's farm and home plans, copies of correspondence, a running field record of previous visits, plus farm and home plans and other documents necessary in connection with the development of the loan docket for the particular borrower. As already stated, most of these documents have been partially completed before this time.

The supervisory personnel develop the farm and home plan with the borrower and complete with indelible pencil the forms comprising the loan docket, agree on the amount of the loan, and secure the borrower's signature while on the farm. Everything is completed in connection with the farm and home plan except checking the plan for accuracy.

The supervisory personnel, upon return to the office, turn the loan docket over to the clerks for checking and for preparation of the transmittal and flow sheet to go to the Finance Area Office. By following this plan the supervisors save weeks of delay in the final submission of loan dockets.

- Prior to the receipt of the loan checks from the Disbursing Office, the clerks have prepared the notes and mortgages and have them ready for the borrower's signature. In connection with the mortgage, most of the information has been placed on it so that it will take only a few minutes' time to list additional chattels on the mortgage before it is finally executed.

The work is so planned that a certain number of borrowers can be taken care of in one day and only this number of borrowers are notified to come to the county office. In addition to the borrowers receiving loans for the current year, farm and home plans are executed on all active borrowers prior to the start of the farming operations. The supervisors make it a practice to visit all borrowers not making satisfactory progress twice per month during the farming season.

Responsibilities are delegated to the appropriate personnel in this office and every employee knows his responsibility. There is a high degree of unity and working morale in the office. By thorough planning and establishing definite routines, the personnel in this office have been able to keep in a relatively current condition during the peak workload of the loan season and at the same time give maximum field supervision to borrowers.

I want to cite another instance where a method somewhat similar to this is used with a group of borrowers. Farm and home plans partially filled out by the office force are mailed to borrowers who are asked by the supervisor in a letter attached to fill out the farm and home plans as far as they can go (this is on old borrowers) and then bring the farm and home plans to the supervisor who checks them for accuracy and soundness and works out with the family any adjustments that need to be made in the plan as prepared by the borrower. I might say in this connection that one of the best jobs I have seen of filling out the practice tables in the farm and home plan was done by this group of borrowers. The practice tables were more adequately completed than many I have seen that were made by supervisors.

There is not a county or parish in this region, I am sure, but what has some borrowers who can at least partially make their farm and home plans, and I am sure there are many cases in every county or parish where borrowers could complete their farm and home plans if they were mailed to them and then brought in to be checked with the supervisor for soundness, accuracy, and any adjustments they might want to make in the plans.

We must train our supervisors in methods of organization of their work. We must see that supervisors permit or teach more borrowers to go as far as they can in making out the farm and home plan, preparing the record book, and getting ready for the check-out, as well as filling out the 528. Supervisors must come to the realization that a plan, or a plan on a form, is not a solution to a situation or a condition, but the plan must be executed or carried out if it is to be worthwhile, otherwise it is a scrap of paper. If the farm and home planning job, and especially the recording of the farm and home plan on the form, is approached by the supervisor in a half-hearted manner and with an apologetic attitude, the borrower is quick to get the idea that the farm and home plan is a requirement and is something of little value, nothing more than a requirement to get loan funds.

Let's summarize what has been said up to this point on how supervisors' work can be made more effective:

1. They must analyze themselves.
2. They must be good farmers and be able to demonstrate it.
 - a. They must be good organizers.
 - b. They must be good trainers -- teachers.
 - c. They must be good planners.
 - d. They must be good analysts.
 - e. They must be good coordinators.
 - f. They must be good administrators.
 - g. They must have the confidence and respect of personnel.
 - h. They must have enthusiasm.
3. They must spend more time in the field to observe planning and supervisory visits being made.
4. Get on the farms first and work in the office last.
5. Quit doing the supervisor's job for him.
6. They must quit being assistants to the assistant administrative supervisors, if this is what they have been doing.
7. Supervise employees so that there is no loafing in the county offices.
8. Keep uppermost in their minds that theirs is a training function.
9. Analyze the program and its status in each county and follow through with corrective measures. Have in mind what you want to accomplish when you go to a county office. Outline work for each visit.
10. They must know land use and land management.
11. Don't pass the buck to the regional office.
12. Don't apologize or sympathize with supervisors for big jobs.
13. Be fair with supervisors but don't be too chummy.
14. Don't defend a poor job by county supervisors.
15. They must exercise vision and imagination as well as judgment.
16. They must follow through with dogged determination.

I have attempted to show you how you can analyze the status of each of your counties with reference to the caseload, delinquencies and other matters. This is for your use in administering the program in your district, county by county. I have given you a method that has proved satisfactory in one county, and perhaps many others, in how to organize loaning activities as well as planning activities so that not only more field work can be done in the way of farm and home supervision but so that the loans can be gotten out of the supervisor's way earlier than is generally the rule in this region. We must get loans out earlier this year than in the past.

I have attempted to show you that a big job can be done if the proper organization is gotten over by you to the county supervisors. In other words, if you train it into them they can organize just as in the case I have discussed. We can no longer continue to think of our job, or rather the job of the county supervisor, as one of having to personally make out the Farm and Home Plan, the 528, and many of our other duties necessary for each borrower in the county. We must make better use of our time by permitting each borrower we have to go as far as he can in the Farm and Home Planning process, as well as recording the plan (filling out the form) by permitting each borrower to go as far as he can in filling out the 528 by greater use of pre-planning meetings, by permitting each borrower to go as far as he can in completing the record book, by making more effective use of committeemen, by making more effective use of other agencies, such as Extension, SCS, and AAA.

If we train our supervisors to do these things, together with training them in organization, we will have our machinery geared to a high pitch and be ready for any volume job that comes along and also be ready to do a better job of farm and home planning and farm and home supervision.

To summarize some of the more important points that I have attempted to make, the district supervisor's job from a farm and home management standpoint is to bear down on the following 7 points:

1. Borrowers' farms must produce more income.
2. There must be a greater utilization of family labor supply.
3. Increase feed production, especially small grain, hay, and pastures.
4. Greater production of livestock, livestock products, poultry, and poultry products. In other words, a more proper balance between crop and livestock enterprises on borrower farms.
5. Increased production of home food supplies, including more home canning.
6. Farm organization as well as farm re-organization --- re-organizing and re-planning farms for profit.
7. Integrating the crop and livestock enterprises into the farm organizational set-up in such a way that skills, abilities, farm and family resources are fitted together for maximum farm production, as well as income.

If you, as district supervisors, can get under way a training program with county supervisors that will ultimately accomplish the 7 goals I have just set forth, then I think that we can all agree that the points agreed upon at this conference for major emphasis during the next year have been put into actual operation.

If we train, and re-train, on these points and continue to check and follow through, there will certainly be ample evidence that we have had:

1. The proper understanding with the applicant before he is accepted on the program,
2. That we have vitalized farm and home planning with the proper emphasis on re-planning farms for profit,
3. That we have vitalized farm and home visits, and
4. That we have vitalized FSA meetings.

These points we started out with Monday --- and these points we end with Friday.

It is found that the results of the investigation are not in accord with the theory of the origin of the life of the earth.

The results of the investigation are not in accord with the theory of the origin of the life of the earth.

The results of the investigation are not in accord with the theory of the origin of the life of the earth.

The results of the investigation are not in accord with the theory of the origin of the life of the earth.